

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-22489-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

| | |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ricardo Gomez aka Ricardo Gomez-Sanchez 66 Texas Rd Monroe, NJ 08831-9655 | Lidia E. Gomez aka Lidia Esther Gomez, aka Lidia E Marte, aka Lidia Marte, aka Lidia Gomez, aka Lidia Esther Marte 66 Texas Rd Monroe, NJ 08831-9655 |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Social Security No.:
xxx-xx-2649

xxx-xx-6210

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on November 9, 2020 and a confirmation hearing on such Plan has been scheduled for February 2, 2021.

The debtor filed a Modified Plan on January 29, 2021 and a confirmation hearing on the Modified Plan is scheduled for March 2, 2021 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 1, 2021
JAN: wdr

Jeanne Naughton
Clerk

In re:
Ricardo Gomez
Lidia E. Gomez
Debtors

Case No. 20-22489-MBK
Chapter 13

District/off: 0312-3

User: admin

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The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2021:

| Recip ID | Recipient Name and Address |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db/jdb | Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655 |
| 519016159 | ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507 |
| 519016161 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 519016162 | AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218 |
| 519016163 | AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999 |
| 519016164 | BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016166 | ++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 519016168 | CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016169 | CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519064596 | + Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016178 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, DSNB/MACYS, PO Box 8218, Mason, OH 45040 |
| 519016186 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218 |
| 519016179 | EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241 |
| 519016180 | Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 519016181 | FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911 |
| 519027256 | + GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522 |
| 519016185 | KOHLS/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051 |
| 519016189 | NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006 |
| 519016190 | NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452 |
| 519076213 | NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826 |
| 519016191 | SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229 |
| 519016192 | SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 |
| 519016193 | SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316 |
| 519070733 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 519016197 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519016198 | TransUnion, TransUnion Consumer Solutions, PO Box 2000, Chester, PA 19016-2000 |
| 519016199 | USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201 |

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 02 2021 01:52:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 02 2021 01:52:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519016160 | Email/Text: backoffice@affirm.com | Feb 02 2021 01:53:00 | AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716 |

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| 519018523 | Email/Text: ebnbankruptcy@ahm.honda.com | Feb 02 2021 01:52:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 519023810 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Feb 02 2021 01:51:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 519016164 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:51:04 | BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016165 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Feb 02 2021 03:52:36 | CAPITAL ONE BANK USA N, 15000 Capital One Dr, Richmond, VA 23238-1119 |
| 519016167 | Email/Text: clientservices@credit-control.com | Feb 02 2021 01:52:00 | CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016166 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:51:05 | CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 519016168 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:54:54 | CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016169 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:52:59 | CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519016170 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 02 2021 01:51:00 | COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789 |
| 519016171 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Feb 02 2021 01:51:00 | COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789 |
| 519016172 | Email/PDF: pa_dc_ed@navient.com | Feb 02 2021 03:52:43 | DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 519016173 | Email/Text: electronicbkydocs@nelnet.net | Feb 02 2021 01:52:00 | DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904 |
| 519016174 | Email/Text: DMCCO.VBASPL@va.gov | Feb 02 2021 01:53:00 | DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930 |
| 519016175 | Email/Text: bankruptcynotices@devry.edu | Feb 02 2021 01:52:00 | DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347 |
| 519016176 | Email/Text: mrdiscen@discover.com | Feb 02 2021 01:50:00 | DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 519016177 | Email/Text: mrdiscen@discover.com | Feb 02 2021 01:50:00 | DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 519016178 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:54:56 | DSNB/MACYS, PO BOX 8218, Mason, OH 45040 |
| 519016186 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:54:55 | MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218 |
| 519023366 | Email/Text: mrdiscen@discover.com | Feb 02 2021 01:50:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519025411 | + Email/Text: DSLBKYP@discover.com | Feb 02 2021 01:52:00 | Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925 |
| 519016182 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Feb 02 2021 01:51:00 | GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145 |
| 519016183 | Email/Text: sbse.cio.bnc.mail@irs.gov | Feb 02 2021 01:51:00 | INTERNAL REVENUE SERVICES, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519016184 | Email/PDF: ais.chase.ebn@americaninfosource.com | Feb 02 2021 03:50:43 | JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369 |
| 519016187 | + Email/PDF: pa_dc_claims@navient.com | Feb 02 2021 03:54:40 | NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363 |
| 519016188 | Email/Text: ext_ebn_inbox@navyfederal.org | Feb 02 2021 01:53:51 | NAVY FEDERAL CR UNION, PO Box 3700, |

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| | | | Merrifield, VA 22119-3700 |
| 519020649 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Feb 02 2021 01:50:00 | Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961 |
| 519066821 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 02 2021 03:52:42 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541 |
| 519064857 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 02 2021 03:54:40 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 519016192 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:52:58 | SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 |
| 519016194 | Email/PDF: gecsed@recoverycorp.com | Feb 02 2021 03:50:40 | SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015 |
| 519016195 | Email/PDF: gecsed@recoverycorp.com | Feb 02 2021 03:50:40 | SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519016196 | Email/PDF: gecsed@recoverycorp.com | Feb 02 2021 03:50:40 | SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519066220 | Email/Text: ebn_bkrt_forms@salliemae.com | Feb 02 2021 01:52:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 519076760 | + Email/PDF: gecsed@recoverycorp.com | Feb 02 2021 03:50:40 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519017860 | + Email/PDF: gecsed@recoverycorp.com | Feb 02 2021 03:52:31 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519016197 | Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 02 2021 03:54:57 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519068407 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Feb 02 2021 03:52:51 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 519017220 | | Lidia Gomez |
| 519049218 | *P++ | AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court; AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Edward Hanratty | on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com |
| Edward Hanratty | on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com |
| Lauren Moyer | on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company lmoyer@mwc-law.com, nj-ecfmail@ecf.courtdrive.com |
| U.S. Trustee | USTPRegion03.NE.EDCF@usdoj.gov |

TOTAL: 6